

**GULFSOUTH PRIVATE BANK**

	CPP Disbursement Date 09/25/2009	Cert 58073	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$209	\$196	-6.1%		
Loans	\$154	\$153	-0.5%		
Construction & development	\$58	\$41	-28.2%		
Closed-end 1-4 family residential	\$38	\$46	18.7%		
Home equity	\$8	\$5	-34.2%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	-18.9%		
Commercial & Industrial	\$8	\$8	7.3%		
Commercial real estate	\$36	\$30	-16.9%		
Unused commitments	\$11	\$5	-51.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$5	-30.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$3	-25.6%		
Cash & balances due	\$30	\$22	-27.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$195	\$180	-8.0%		
Deposits	\$180	\$174	-3.0%		
Total other borrowings	\$8	\$5	-33.3%		
FHLB advances	\$8	\$5	-33.3%		
Equity					
Equity capital at quarter end	\$14	\$17	20.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$8	NA		
Performance Ratios					
Tier 1 leverage ratio	6.3%	6.6%	--		
Tier 1 risk based capital ratio	8.9%	8.8%	--		
Total risk based capital ratio	15.0%	10.1%	--		
Return on equity <sup>1</sup>	-52.1%	-52.3%	--		
Return on assets <sup>1</sup>	-3.6%	-4.7%	--		
Net interest margin <sup>1</sup>	1.7%	3.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	25.8%	26.2%	--		
Loss provision to net charge-offs (qtr)	50.0%	302.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	8.3%	2.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	6.1%	12.9%	2.5%	0.1%	--
Closed-end 1-4 family residential	0.3%	14.2%	1.3%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	8.5%	3.9%	5.1%	--
Commercial & Industrial	0.2%	0.0%	0.0%	0.0%	--
Commercial real estate	20.4%	21.5%	2.9%	1.7%	--
Total loans	7.1%	14.0%	2.1%	0.7%	--